

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re:  
MICHAEL COSTON  
Debtor(s)

Case No. 18-13306-MDC

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/17/2018.
- 2) The plan was confirmed on 12/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/08/2023.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,487.00.
- 10) Amount of unsecured claims discharged without full payment: \$61,048.35.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$19,351.00
Less amount refunded to debtor	\$30.00

**NET RECEIPTS:** **\$19,321.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,515.23
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,515.23**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SVCS	Unsecured	NA	79.36	79.36	2.68	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	143.00	143.00	4.84	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	13.99	13.99	0.47	0.00
CITIBANK	Unsecured	1,749.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	81.61	81.61	81.61	0.00
COMCAST	Unsecured	550.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	664.53	664.53	22.48	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	1,910.64	1,910.64	64.63	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	342.48	342.48	11.58	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	1,395.89	1,395.89	47.22	0.00
EDFINANCIAL ON BEHALF US DEPAF	Unsecured	NA	8,336.12	8,336.12	282.00	0.00
FEDLOAN SERVICING	Unsecured	8,328.00	NA	NA	0.00	0.00
FIRSTMARK SERVICES	Unsecured	2,939.00	NA	NA	0.00	0.00
GOLDEN RULE	Unsecured	300.00	NA	NA	0.00	0.00
LAB CORP	Unsecured	80.00	NA	NA	0.00	0.00
NATIONAL EDUCATION LOAN NETW	Unsecured	NA	2,897.61	2,897.61	98.03	0.00
NATIONAL EDUCATION LOAN NETW	Unsecured	NA	2,746.11	2,746.11	92.90	0.00
PECO	Unsecured	344.00	NA	NA	0.00	0.00
PGW	Unsecured	NA	832.30	832.30	28.15	0.00
POLICE AND FIRE FEDERAL CREDIT	Secured	NA	20,884.59	NA	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Secured	NA	134,251.95	2,933.72	2,933.72	0.00
POLICE AND FIRE FEDERAL CREDIT	Secured	NA	16,448.76	9,355.45	9,355.45	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	9,960.76	9,960.76	337.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	779.17	779.17	26.36	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	4,900.92	4,900.92	165.79	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	299.00	299.00	10.11	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	800.16	800.16	27.06	0.00
SYNCB/TOYS R US	Unsecured	750.00	NA	NA	0.00	0.00
TD BANK USA N.A.	Unsecured	NA	1,290.68	1,290.68	43.67	0.00
WELLS FARGO FINANCIAL	Unsecured	NA	5,025.62	5,025.62	170.02	0.00
WF/FLOORIN	Unsecured	5,025.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,933.72	\$2,933.72	\$0.00
Debt Secured by Vehicle	\$9,355.45	\$9,355.45	\$0.00
All Other Secured	\$81.61	\$81.61	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,370.78</b>	<b>\$12,370.78</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,418.34</b>	<b>\$1,434.99</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,515.23</u>
Disbursements to Creditors	<u>\$13,805.77</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$19,321.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/29/2024

By: /s/ Kenneth E. West

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.